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United States   NORTHERN DIS EASTERN DIV	TRICT OF IL	LINOIS	3			Vol	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Wilcox, Matthew B.			Name of J	oint Debto	or (Spouse) (Last, Fi	rst, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					ed by the Joint Debto aiden, and trade name		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Compthan one, state all): xxx-xx-2841	olete EIN (if more	•	Last four d		oc. Sec. or Individual-	Taxpayer I.D. (ITIN)	/Complete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 352 W. Taylor Lombard, IL			Street Add	ress of Jo	oint Debtor (No. and S	Street, City, and Sta	te):
	ZIP CODE <b>60148</b>						ZIP CODE
County of Residence or of the Principal Place of Business: <b>Du Page</b>			County of	Residenc	e or of the Principal P	lace of Business:	
Mailing Address of Debtor (if different from street address):			Mailing Ad	dress of J	loint Debtor (if differer	nt from street addre	ss):
	ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	eet address abov	ve):					
							ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors	Health Car Single Ass in 11 U.S.0 Railroad Stockbrok Commodit Clearing B Other	k one boore re Busine: set Real E C. § 101(seer er y Broker	c.) ss state as de 51B)	ifined	the F Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Check one b	00x.)
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		k box, if a tax-exen 26 of the	pplicable.) npt organiz United Sta	tes	Debts are prima debts, defined in § 101(8) as "incindividual prima personal, family hold purpose."	n 11 U.S.C. curred by an rily for a	Debts are primarily business debts.
Filing Fee (Check one box.)			Check of Debt		Chapte all business debtor as	r 11 Debtors s defined by 11 U.S	i.C. § 101(51D).
Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				<b>f:</b> or's aggre ers or affil	a small business debto egate noncontigent lic iates) are less than \$2 d every three years th	juidated debts (excl 2,490,925 (amount	,
Filing Fee waiver requested (applicable to chapter 7 individua attach signed application for the court's consideration. See C			A pla	n is being ptances o	cable boxes: g filed with this petition of the plan were solicitaccordance with 11	ted prepetition from	one or more classes
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured continuous continuous available.	and administrative						THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001- 10,000	10,001- 25,000	25 50	5,001- 0,000	50,001- 100,000	Over 100,000	
Estimated Assets  Story 1		\$50,000, to \$100 r		] 100,000,0 \$500 mil		More than \$1 billion	
Estimated Liabilities		\$50,000, to \$100 r		] 100,000,0 \$500 mil		More than \$1 billion	

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B1 ((	Official Form 1) (04/13)	1 age 2 01 00		Page 2	
Vc	oluntary Petition	Name of Debtor(s): Matth	ew B. Wilcox		
(Tł	nis page must be completed and filed in every case.)				
	All Prior Bankruptcy Cases Filed Within Last	1	· · · · · · · · · · · · · · · · · · ·		
Loca Nor	tion Where Filed:	Case Number:	Date Filed:		
	tion Where Filed:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner or	1	(If more than one, attach additio	nal sheet.)	
Nam <b>Nor</b>	e of Debtor: <b>ne</b>	Case Number:	Date Filed:		
Distri	ct:	Relationship:	Judge:		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Claudia F. Badil	lo	7/11/2015	
		Claudia F. Badillo		Date	
Doe 🔽	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.  Ext	a threat of imminent and identifi	able harm to public health or safety?		
•	be completed by every individual debtor. If a joint petition is filed, each Exhibit D, completed and signed by the debtor, is attached and n is is a joint petition:	nade a part of this petition.	· · · · ·		
	Exhibit D, also completed and signed by the joint debtor, is attack	·	petition.		
		ing the Debtor - Venue applicable box.)			
☑	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days		s in this District for 180 days imme	ediately	
	There is a bankruptcy case concerning debtor's affiliate, general partn	ner, or partnership pending i	n this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action or proce			
	Certification by a Debtor Who Resid		ntial Property		
	Landlord has a judgment against the debtor for possession of debtor's	plicable boxes.) s residence. (If box checke	d, complete the following.)		
	<del>.</del>				
	(I	Name of landlord that obtain	ned judgment)		
	•	Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after t		·	the entire	
	Debtor has included with this petition the deposit with the court of any petition.	rent that would become due	e during the 30-day period after the	e filing of the	
П	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 362(I)).			

Case 15-23753 Doc 1 Filed 07/11/15 Entered 07/11/15 14:35:54 Desc Main Page 3 of 36 Document B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Matthew B. Wilcox **Voluntary Petition** (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is I declare under penalty of perjury that the information provided in this petition is true true and correct and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under (Check only one box.) each such chapter, and choose to proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the Certified copies of the documents required by 11 U.S.C. § 1515 are attached. petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X /s/ Matthew B. Wilcox Matthew B. Wilcox (Signature of Foreign Representative) (Printed Name of Foreign Representative) Telephone Number (If not represented by attorney) 7/11/2015 Date Date Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as X /s/ Claudia F. Badillo defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and Claudia F. Badillo Bar No. **6294992** have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a **Badillo Law Group** maximum fee for services chargeable by bankruptcy petition preparers, I have PO BOX 56941 given the debtor notice of the maximum amount before preparing any document Chicago, Illinois 60656 for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Phone No.\_\_\_\_\_ Fax No.\_\_\_ Printed Name and title, if any, of Bankruptcy Petition Preparer 7/11/2015 Date Social-Security number (If the bankruptcy petition preparer is not an individual, \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of Address The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not Printed Name of Authorized Individual an individual

If more than one person prepared this document, attach additional sheets

and the Federal Rules of Bankruptcy Procedure may result in fines or

A bankruptcy petition preparer's failure to comply with the provisions of title 11

conforming to the appropriate official form for each person.

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Title of Authorized Individual

Date

B 1D (Official Form 1, Exhibit D) (12/09)

Debtor(s)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Matthew B. Wilcox	Case No.	
			(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COUR NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Matthew B. Wilcox Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Matthew B. Wilcox Matthew B. Wilcox
Date: 7/11/2015

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B6A (Official Form 6A) (12/07)

In re	Matthew B. Wilcox	Case No.	
			(if known)

## **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot	al:	\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Matthew B. Wilcox	Case No.	
		_	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Paypal account	-	\$1,100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Bedroom furniture and iPad	-	\$300.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Normal clothing	-	\$200.00
7. Furs and jewelry.	х			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Matthew B. Wilcox	Case No.	
		(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA	-	\$225.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Matthew B. Wilcox

Case No.	
	(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Jeep Wrangler (not running)	-	\$500.00
		1999 Chevrolet S10 (not running)	-	\$500.00

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B6B (Official Form 6B) (12/07) -- Cont.

n re Matthew B. Wilcox	Case No.	
		(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
26. Boats, motors, and accessories.	х			
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	Х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	x			
	-	continuation sheets attached	l >	\$2,845.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (4/13)

In re Matthew B. Wilcox

Case No.	
	(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on hand	735 ILCS 5/12-1001(b)	\$20.00	\$20.00
Paypal account	735 ILCS 5/12-1001(b)	\$1,100.00	\$1,100.00
Bedroom furniture and iPad	735 ILCS 5/12-1001(b)	\$300.00	\$300.00
Normal clothing	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
IRA	735 ILCS 5/12-1006	\$225.00	\$225.00
1998 Jeep Wrangler (not running)	735 ILCS 5/12-1001(c)	\$500.00	\$500.00
	735 ILCS 5/12-1001(b)	\$0.00	
1999 Chevrolet S10 (not running)	735 ILCS 5/12-1001(c)	\$0.00	\$500.00
	735 ILCS 5/12-1001(b)	\$500.00	
* Amount subject to adjustment on 4/01/16 and eve commenced on or after the date of adjustment.	\$2,845.00	\$2,845.00	

commenced on or after the date of adjustment.

Document

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B6D (Official Form 6D) (12/07) In re Matthew B. Wilcox

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
	<u> </u>	<u> </u>	Subtotal (Total of this F	l Pag	∟ e) >	$\vdash$	\$0.00	\$0.00
			Total (Use only on last p	oag	e) >	• [	\$0.00	\$0.00
<b>No</b> continuation sheets attached							(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

In re Matthew B. Wilcox

Case No.	
	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

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B6F (Official Form 6F) (12/07) In re **Matthew B. Wilcox** 

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	INIIOIIIDATED	ONEIGOIDALED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx-xxxx-9602  Bank of America PO BOX 982235 EL PASO, TX 79998-2235		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,038.00
ACCT #: xxxx6380  Blatt, Hasenmiller, Leibsker & Moore, LL 10 South LaSalle St. #2200 Chicago, IL 60603		-	DATE INCURRED: CONSIDERATION: Attorneys for - Bank of America REMARKS:					Notice Only
ACCT#: xxxx-xxxx-0138 Capital One Bank USA N.A. PO BOX 30281 SALT LAKE CITY, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$1,839.00
ACCT#: xxxx-xxxx-0138  Capital One Bank USA N.A. PO BOX 30281  SALT LAKE CITY, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,260.00
ACCT#: xxxx-xxxx-4930 Capital One Bank USA N.A. PO BOX 30281 SALT LAKE CITY, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$66.00
ACCT #: xxxx-xxxx-7386  Capital One Bank USA N.A. PO BOX 30281  SALT LAKE CITY, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$2,924.00
continuation sheets attached		(Rep	Su (Use only on last page of the completed Sch fort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	e, c	ota ule on t	al : F.	.)	\$11,127.00

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B6F (Official Form 6F) (12/07) - Cont. In re **Matthew B. Wilcox** 

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 1366 Choice Recovery PO Box 20790 Columbus, OH 4322-00790		-	DATE INCURRED: CONSIDERATION: Collecting for -ADVANTAGE MRI AK LLC REMARKS:				\$731.00
ACCT#: xxxx-xxxx-4305 Discover Bank PO Box 15316 Wilmington, DE-1985-05316		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$7,093.00
ACCT#: 1366 Enhanced Recovery Company PO BOX 57547 Jacksonville, FL 32241		-	DATE INCURRED: CONSIDERATION: Collecting for - AT&T REMARKS:				\$241.00
ACCT#: xxxx-xxxx-6229  GECRB/GE CAPITAL PO Box 965005  Orlando, FL-328965005		-	DATE INCURRED: CONSIDERATION: Credit Card Charge off REMARKS:				\$3,714.54
ACCT#: x1951  Medical Business Bureau 1460 RENAISSANCE D 400 PARK RIDGE, IL 60068		-	DATE INCURRED: CONSIDERATION: Collecting for - CENTRAL DUPAGE EMERG PHYS REMARKS:				\$83.00
ACCT#: xx3295  Merchants Credit Guide Co. 223 W. Jackson Blvd. #700 Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Collecting for - DUPAGE MEDICAL GROUP REMARKS:				\$57.00
Sheet no. <u>1</u> of <u>2</u> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Sul  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	otal ile l n th	l > F.) ne	\$11,919.54

Document

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B6F (Official Form 6F) (12/07) - Cont. In re Matthew B. Wilcox

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNCC	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: xx2188  Merchants Credit Guide Co. 223 W. Jackson Blvd. #700  Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Collecting for - DUPAGE MEDICAL GROUP REMARKS:				\$128.00
ACCT #: xxxxxx9669 Midland Credit Management 8875 Aero Dr Ste 200 San Diego, CA-9212-32255		-	DATE INCURRED: CONSIDERATION: Collecting for - GE Capital Retail Bank REMARKS:				Notice Only
ACCT #: xxxx -xxxxxx0138  Portfolio Recovery 120 CORPORATE BLVD NORFOLK, VA 23502		-	DATE INCURRED: CONSIDERATION: Collecting for - HSBC REMARKS:				Notice Only
Sheet no. <u>2</u> of <u>2</u> continuation she			hed to	Subto	tal	>	\$128.00
Schedule of Creditors Holding Unsecured Nonpriority C	laim		(Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	Sched able, c	n tl	F.) he	\$23,174.54

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B6G (Official Form 6G) (12/07)

In re Matthew B. Wilcox

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases. DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT OF OTHER PARTIES TO LEASE OR CONTRACT. CONTRACT.

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B6H (Official Form 6H) (12/07) In re **Matthew B. Wilcox** 

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Page 19 of 36 Document Fill in this information to identify your case: Matthew Wilcox Debtor 1 First Name Middle Name Last Name Check if this is: Debtor 2 An amended filing Middle Name (Spouse, if filing) First Name Last Name A supplement showing post-petition NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: chapter 13 income as of the following date: Case number (if known) MM / DD / YYYY Official Form B 6I Schedule I: Your Income 12/13 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Employment** Fill in your employment information. Debtor 1 Debtor 2 or non-filing spouse If you have more than one **Employment status** Employed Employed job, attach a separate page with information about ■ Not employed ■ Not employed additional employers. Occupation Locksmith Include part-time, seasonal, or self-employed work. **Employer's name** Mobile Vault Service Inc. Occupation may include **Employer's address** 366 Beinoris Drive student or homemaker, if it Number Street Number Street applies. Wooddale 60191 Zip Code City Zip Code State State How long employed there? 4 vears Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 1 For Debtor 2 or non-filing spouse \$3,293.33 List monthly gross wages, salary, and commissions (before all 2. payroll deductions). If not paid monthly, calculate what the monthly wage would be. Estimate and list monthly overtime pay. 3. \$0.00

Official Form B 6I Schedule I: Your Income page 1

\$3,293.33

Calculate gross income. Add line 2 + line 3.

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Debtor 1 Matthew

В.

First Name

Middle Name

Last Name

			Fo	or Debtor 1	For Debtor		<u> </u>			
	Сор	by line 4 here	4.	\$3,293.33						
5.	List	all payroll deductions:	•	<u> </u>						
		Tax, Medicare, and Social Security deductions	5a.	\$866.04						
		Mandatory contributions for retirement plans	5b.	\$0.00						
	5c.	Voluntary contributions for retirement plans	5c.	\$162.50						
	5d.	Required repayments of retirement fund loans	5d.	\$0.00						
	5e.	Insurance	5e.	\$0.00						
	5f.	Domestic support obligations	5f.	\$0.00						
	5g.	Union dues	5g.	\$0.00						
	5h.	Other deductions. Specify:	5h. <b>+</b>	\$0.00						
6.		I the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5h.	6.	\$1,028.54						
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,264.79						
8.	List	all other income regularly received:	_	_	·					
	8a.	Net income from rental property and from operating a business, profession, or farm	8a.	\$0.00						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.								
	8b.	Interest and dividends	8b.	\$0.00						
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$0.00						
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.								
	8d.	Unemployment compensation	8d.	\$0.00						
	8e.		8e.	\$0.00						
	8f.	Other government assistance that you regularly receive	•	· · ·						
		Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps								
		(benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.								
		Specify:	8f.	\$0.00						
	٥,	Pension or retirement income	8g.	\$0.00						
	•	Other monthly income.	og.	φυ.υυ	-					
	011.	Specify: Part time ebay income	8h.+	\$250.00			,			
9.	Add	<b>I all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	\$250.00						
10.	<b>Cal</b> d	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,514.79	+		]=[		\$2,514	I.79_
11.	Inclu	te all other regular contributions to the expenses that you list in Soude contributions from an unmarried partner, members of your households or relatives.			r roommates,	and ot	her			
	Do r	not include any amounts already included in lines 2-10 or amounts that	t are not	available to pay	expenses liste	ed in Sc	hed	ule J		
	Spe	cify:				11.	+		\$(	0.00
12.		I the amount in the last column of line 10 to the amount in line 11.				12.			\$2,514	<u>1.79</u>
		ated Data, if it applies.		, = 5.10 = 10011	2				bined hly inc	ome

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Debtor 1 Matthew
First Name

Middle Name

Last Name

13. Do you expect an increase or decrease within the year after you file this form?

No.
Yes. Explain:

None.

Official Form B 6I Schedule I: Your Income page 3

Case 15-23753 Doc 1 Filed 07/11/15 Entered 07/11/15 14:35:54 Desc Main Page 22 of 36 Document Fill in this information to identify your case: Check if this is: ☐ An amended filing Debtor 1 Matthew В. Wilcox First Name Middle Name Last Name A supplement showing post-petition chapter 13 expenses as of the Debtor 2 following date: (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS MM / DD / YYYY A separate filing for Debtor 2 because Case number (if known) Debtor 2 maintains a separate household Official Form B 6J Schedule J: Your Expenses 12/13 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Describe Your Household** Is this a joint case? ✓ No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No П Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? ☐ No Dependent's relationship to Dependent's Does dependent Yes. Fill out this information  $\overline{\mathbf{V}}$ Do not list Debtor 1 and Debtor 1 or Debtor 2 age live with you? for each dependent..... Debtor 2. No Child  $\mathbf{Q}$ Yes Do not state the No dependents' names. Yes No Yes No Yes No Do your expenses include No  $\square$ expenses of people other than Yes yourself and your dependents? **Estimate Your Ongoing Monthly Expenses** Part 2: Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.) Your expenses

I	The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4:	4.	\$400.00
4	4a. Real estate taxes	4a.	
4	4b. Property, homeowner's, or renter's insurance	4b.	
4	4c. Home maintenance, repair, and upkeep expenses	4c.	
4	4d. Homeowner's association or condominium dues	4d.	

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Debtor 1 Matthew

В.

First Name

Middle Name

Last Name

		Your expen	ses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$175.00
	6b. Water, sewer, garbage collection	6b	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c	\$200.00
	6d. Other. Specify:	6d	
7.	Food and housekeeping supplies	7.	\$400.00
8.	Childcare and children's education costs	8.	
9.	Clothing, laundry, and dry cleaning	9.	\$75.00
10.	Personal care products and services	10.	\$80.00
11.	Medical and dental expenses	11	\$75.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$250.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	
14.	Charitable contributions and religious donations	14.	
15.	Insurance.  Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a	
	15b. Health insurance	15b.	\$534.00
	15c. Vehicle insurance	15c	
	15d. Other insurance. Specify:	15d.	
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	
	17b. Car payments for Vehicle 2	17b	
	17c. Other. Specify:	17c	
	17d. Other. Specify:	17d	
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$350.00
	Voluntary support for child		
19.	Other payments you make to support others who do not live with you.  Specify:	19.	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a	
	20b. Real estate taxes	20b	
	20c. Property, homeowner's, or renter's insurance	20c	
	20d. Maintenance, repair, and upkeep expenses	20d	
	20e. Homeowner's association or condominium dues	20e	

		Case 15-	23/33 DUCT	LIIEU 01/11/12		7/11/15 14.55.0	)4	Desc iv	Talli
Deb	tor 1	Matthew	В.	Document Wilcox	Page 24 of	Case number (if k	now	n)	
		First Name	Middle Name	Last Name					
21.	Othe	er. Specify: _				21		+	
22.			nses. Add lines 4 thronthly expenses.	ough 21.		22	. [		\$2,539.00
23.	Calc	ulate your moi	nthly net income.						
	23a.	Copy line 12	(your combined monthl	y income) from Schedule	e I.	23	a.		\$2,514.79
	23b.	Copy your mo	onthly expenses from li	ne 22 above.		23	b. ·		\$2,539.00
	23c.		monthly expenses fror your monthly net incom	n your monthly income. e.		23	с. [		(\$24.21)
24.	Do y	ou expect an i	ncrease or decrease i	n your expenses withir	n the year after yo	ou file this form?			
				g for your car loan within of a modification to the t		, , ,			
	$\overline{\mathbf{V}}$	No							
		Yes. Explain h	ere:						

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B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Matthew B. Wilcox Case No.

Chapter 7

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$2,845.00		
C - Property Claimed as Exempt	Yes	1		ı	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$23,174.54	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$2,514.79
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$2,539.00
	TOTAL	19	\$2,845.00	\$23,174.54	

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B 6 Summary (Official Form 6 - Summary) (12/14)

### ÚNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Matthew B. Wilcox Case No.

Chapter 7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$2,514.79
Average Expenses (from Schedule J, Line 22)	\$2,539.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	\$3,520.00

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$23,174.54
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$23,174.54

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Be Declaration (Official Form 6 - Declaration) (12/07)

In re. Matthew P. Wilson

In re Matthew B. Wilcox

Case No. (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the f sheets, and that they are true and correct to the best of my	21	
Date <u><b>7/11/2015</b></u>	Signature /s/ Matthew B. Wilcox Matthew B. Wilcox	
Date	Signature	
	Ilf joint case, both spouses must sign 1	

B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Matthew B. Wilcox	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

1	Income fr	rom emn	lovment or	operation	of	husiness
	HILCOINE II	OIII EIIID	IOVIIIGIIL OI	UDELALIUL	OI I	DUSIII ESS

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$23,313.53 Year to date apx. income

\$35,776.82 2014

\$28,825.00 2013

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

✓

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

✓

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (04/13)

## NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Matthew B. Wilcox	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns		5.	Re	poss	sessi	ions,	forec	losu	res	and	retu	ırns
--	--	----	----	------	-------	-------	-------	------	-----	-----	------	------

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

 $\overline{\mathbf{Q}}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\overline{\mathbf{Q}}$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\overline{\mathbf{Q}}$ 

List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF

AND VALUE OF PROPERTY OTHER THAN DEBTOR

**Badillo Law Group** 

07/09/2015 \$1,000.00

PO BOX 56941

Chicago, Illinois 60656

Summit Financial Education, Inc.

NAME AND ADDRESS OF PAYEE

**July 2015** 

Pre-bankruptcy filing credit

AMOUNT OF MONEY OR DESCRIPTION

**Attn: Customer Service** counseling course 4800 E Flower St

Tucson, AZ 85712

\$19.95

#### 10. Other transfers

 $\sqrt{\phantom{a}}$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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# Document Page 30 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Matthew B. Wilcox	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

		b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or
-	None	similar device of which the debtor is a beneficiary.
	$\overline{\mathbf{Q}}$	,

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

✓

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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# Document Page 31 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	Matthew B. Wilcox	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17 Environmental Info	ormation
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For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None

✓

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

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In re:	Matthew B. Wilcox	Case No.	
			(if known)

## STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

	within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.  (An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
one	a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
one	b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
lone	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
lone	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.
	20. Inventories
lone	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
lone	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None  $\square$ 

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  $\overline{\mathbf{V}}$ 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None  $\overline{\mathbf{V}}$ 

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re: Matthew B. Wilcox Case No. (if known)

		OF FINANC Intinuation Sheet N	CIAL AFFAIRS		
	23. Withdrawals from a partnership or distribut	ions by a corp	poration		
None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation is bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commer this case.					
	24. Tax Consolidation Group				
None  ✓	. If the debtor is a corporation, list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax				
None	25. Pension Funds  If the debtor is not an individual, list the name and federal tax has been responsible for contributing at any time within SIX Y		n number of any pension fund to which the debtor, as an employer, y preceding the commencement of the case.		
=== [If co	mpleted by an individual or individual and spouse]				
	lare under penalty of perjury that I have read the answers thereto and that they are true and correct.	s contained in the	e foregoing statement of financial affairs and any		
Date	7/11/2015	Signature	/s/ Matthew B. Wilcox		
		of Debtor	Matthew B. Wilcox		
Date		Signature of Joint Debtor (if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Matthew B. Wilcox CASE NO

CHAPTER 7

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

		1			
Property No. 1					
Creditor's Name:		Describe Property Securing Debt:			
None					
Property will be (check one):  Surrendered Retained					
If retaining the property, I intend to (check at least one):  Redeem the property					
Redeem the property Reaffirm the debt					
Other. Explain (for example, avoid lien using 11 U	Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):				
Property is (check one):					
Claimed as exempt Not claimed as exer	npt				
PART B Personal property subject to unexpired leas	es. (All three colu	mns of Part B must be com	pleted for each unexpired lease.		
Attach additional pages if necessary.)					
Property No. 1					
Lessor's Name:	Describe Leased	Property:	Lease will be Assumed pursuant to		
None			11 U.S.C. § 365(p)(2):		
			YES NO		

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Matthew B. Wilcox CASE NO

CHAPTER 7

#### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	7/11/2015	Signature //s/ Matthew B. Wilcox Matthew B. Wilcox	
Date		Signature	

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IN RE: Matthew B. Wilcox CASE NO

CHAPTER 7

## **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor	hereby verifies th	at the attached list	of creditors is true	and correct to the	best of his/her
know	ledge.					

Date 7	7/11/2015		/s/ Matthew B. Wilcox  Matthew B. Wilcox
Date		Signature	